



April 20, 2020

Dear Valued Policyholder,

We wanted to bring to your attention that the Commissioner of the New Jersey Department of Banking and Insurance (“Commissioner”) has issued a Bulletin that provides guidance on temporary relief available to policyholders that need an extension to pay premium as a result of the COVID-19 pandemic. Payment could be delayed until as late as 11:59 p.m. Eastern Time on July 1, 2020.

If you are experiencing financial hardship as a result of the COVID-19 pandemic, you may be entitled to an extension to pay premiums without late fees until July 1, 2020 at 11:59 p.m. Eastern Time.

In order to confirm your intent for an extension of premium payment(s), **please send an email to billing_team@uhc.com with one of the following three responses:**

- I hereby attest that I am experiencing financial hardship related to COVID-19 and would like to request a premium payment extension until <insert date>. I understand by doing so that I am contractually committed to pay premium at least through this date.
- I would like to remain on my current premium payment cycle.
- My intention is to have my current coverage lapse.
 - Policyholder Name, Policy Number, Requested Termination Date, Reason for Termination

The State of New Jersey has also instructed us to provide you with the following information in accordance with the terms of the Commissioner’s Bulletin:

- If you request an extension, we will not impose any late fees; report you to a credit reporting agency or debt collection agency with respect to such premium payment during the extension.
- You will be given the option to pay the unpaid premium amount in up to six installments in addition to the regular monthly premium.
- You may contact us to discuss other billing options and/or other alternative payment arrangements. To do so, please call our Oxford Financial Operations team at 1-800-366-4148, TTY 711, 8 a.m. to 5 p.m. Eastern Time, Monday through Friday, to speak with a representative.
- You may also contact us to discuss other coverage options. To do so, please contact your broker.

As always, we appreciate your business and are available to assist you during this difficult time.

Thank you,

The Oxford Team

cc: Broker of Record